

B2100A (Form 2100A) (12/15)

United States Bankruptcy Court

Southern District Of Texas

In re Carli Renee Dunkin and Corey Walter Dunkin,

Case No. 19-32817

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Government National Mortgage Association

Name of Transferee

Name and Address where notices to transferee should be sent:

BSI Financial Services
314 S Franklin St, 2nd Floor
Titusville, PA 16354

Phone: 800-327-7861

Last Four Digits of Acct #: 4652

Cornerstone Home Lending

Name of Transferor

Court Claim # (if known): 18

Amount of Claim: \$225,933.82

Date Claim Filed: 07/29/2019

Phone: 609-883-3900

Last Four Digits of Acct. #: 4652

Name and Address where transferee payments should be sent (if different from above):

BSI Financial Services
314 S Franklin St, 2nd Floor
Titusville, PA 16354

Phone: 800-327-7861

Last Four Digits of Acct #: 4652

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Angie Marth

Transferee/Transferee's Agent

Date: July 07, 2020

B2100B (Form 2100B) (12/15)

United States Bankruptcy Court

Southern District Of Texas

In re Carli Renee Dunkin and Corey Walter Dunkin, Case No. 19-32817

NOTICE OF TRANSFER OF CLAIM OTHER THAN FOR SECURITY

Claim No. 18 (if known) was filed or deemed filed under 11 U.S.C. § 1111(a) in this case by the alleged transferor. As evidence of the transfer of that claim, the transferee filed a Transfer of Claim Other than for Security in the clerk's office of this court on 07/07/2020 (date).

Name of Alleged Transferor

Comerstone Home Lending

Address of Alleged Transferor:

Cenlar FSB
Attn: Bankruptcy Dept
425 Phillip Blvd
Ewing, NJ 08618

Name of Transferee

**Government National Mortgage
Association**

Address of Transferee:

BSI Financial Services
314 S Franklin St, 2nd Floor
Titusville, PA 16354

~~DEADLINE TO OBJECT TO TRANSFER~~

The alleged transferor of the claim is hereby notified that objections must be filed with the court within twenty-one (21) days of the mailing of this notice. If no objection is timely received by the court, the transferee will be substituted as the original claimant without further order of the court.

Date: _____

CLERK OF THE COURT



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
800-327-7861
814-217-1366 Fax
<https://myloanweb.com/BSI>

01-07-2020

Sent via First Class Mail

Old Account Number: [REDACTED]

Account Number [REDACTED]

Property Address: 5207 BAY LN
BACLIFF TX 77518

CARLI RENEE DARNELL
4300 BAY AREA BLVD
HOUSTON TX 77058

NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred to BSI Financial Services, effective 01-03-2020. The transfer of servicing does not affect any term or condition or the mortgage loan other than terms directly related to the servicing of the loan.

WHAT THIS MEANS FOR YOU

After this date, BSI Financial Services will be collecting your mortgage loan payments from you. As referenced above, your loan number may have changed; however, nothing else about your mortgage loan will change.

CORNERSTONE HOME LENDING, INC, your prior servicer, was collecting your payments. CORNERSTONE HOME LENDING, INC will not accept any payments received by you after the day preceding 01-03-2020, at which point BSI Financial Services, as your new servicer, will start accepting payments received from you going forward.

Customers can send all payments due on or after 01-03-2020, to BSI Financial Services at this address:

Via First Class Mail

BSI Financial Services
PO Box 679002
Dallas, TX 75267-9002

Via Priority or Overnight Mail

BSI Financial Services
Lockbox Number 679002
1200 E. Campbell Rd. Ste. 108
Richardson, TX 75081

If you have any questions for either your prior servicer, CORNERSTONE HOME LENDING, INC, or your new servicer, BSI Financial Services, about your mortgage loan or this transfer, please contact them using the information below:

Prior Servicer

CORNERSTONE HOME LENDING, INC
Customer Care [REDACTED]
PO BOX 77404
EWING NJ 08628
866-861-2639

New Servicer

BSI Financial Services
Customer Care
314 S Franklin St, 2nd Floor
Titusville, PA 16354
800-327-7861

Under Federal law, during the 60-day period beginning on the effective date of the transfer of the loan, a loan payment received by your old servicer on or before its due date (including any grace period allowed under the mortgage loan instruments) may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Licensed as Servis One, Inc. dba BSI Financial Services BSI Financial Services BSI NMLS # 38078

Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

Automatic Withdrawal Customers: If your payments are currently set for automatic withdrawal from your checking or savings account, CORNERSTONE HOME LENDING, INC will discontinue the auto-withdrawal service on 01-02-2020.

Next Steps: Please be sure to send a check to BSI Financial Services for your next payment along with the enclosed temporary coupon. If you would like to continue having your payments automatically withdrawn, BSI Financial Services would be happy to set you up on our Automatic Withdrawal Program (ACH). Please complete the attached Automatic Clearing House (ACH) Application and return to BSI Financial Services via fax or mail as outlined in the application. If you need assistance in completing the application, please contact our Customer Care department at 800-327-7861.

You will be receiving a monthly statement in the mail from BSI Financial Services. The following payment options are available to make your mortgage payment: regular mail, expedited or overnight mail such as UPS or FedEx at the addresses provided above; complete the attached Automatic Clearinghouse Application to participate in ACH weekly, bi-weekly, or monthly; schedule a one-time or recurring payment via <https://myloanweb.com/BSI>; Pay by Phone by calling 800-327-7861; and, and Western Union using the city code "BSI" and the state "PA".

We look forward to servicing your loan. Please contact us at 800-327-7861 with any questions or concerns.

Sincerely,
Customer Care Department
BSI Financial Services
NMLS

* This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we do not service mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider.

Qualified Written Request - Notice of Error or Information Request

Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

BSI Financial Services
Attn: Qualified Written Requests
314 S Franklin Street / Second Floor
Titusville, PA 16354

Licensed as Servis One, Inc. dba BSI Financial Services BSI Financial Services BSI NMLS

Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
800-327-7861
814-217-1366 Fax
<https://myloanweb.com/BSI>

01-07-2020

Sent via First Class Mail

Old Account Number: [REDACTED]

Account Number: 1401914657

Property Address: 5207 BAY LN
BACLIFF TX 77518

CARLI RENEE DARNELL
4300 BAY AREA BLVD
HOUSTON TX 77058

[REDACTED]

Dear Borrower:

Welcome to BSI Financial Services. The servicing of your loan with CORNERSTONE HOME LENDING, INC has been transferred to BSI Financial Services, and BSI Financial Services is servicing the loan on behalf of the current creditor BSI GNMA MSR PURCHASE, to whom the debt is owed.

As of the date of this letter, your total unpaid principal balance is \$214,749.72 due to BSI GNMA MSR PURCHASE, and your escrow account balance is \$-11,076.58. Your next payment due is in the amount of \$1,655.00. Your current interest rate is 4.25000%.

The total debt inclusive of all past due interest and fees, if any, is \$227,829.00. Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater; therefore, if you pay the amount shown above, an adjustment may be necessary after we receive your payoff funds. **Please contact BSI Financial Services at 800-327-7861 within 48 hours of when you intend to remit payoff funds to confirm the payoff amount.** We will inform you of any adjustments prior to posting the payoff funds.

For further information, please write to us at the address listed above or call us toll-free at 800-327-7861. Monday - Friday 8:00 a.m. - 11:00 p.m. (ET) and Saturday 8:00 a.m. - 12:00 p.m. (ET).

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of the judgment and mail you a copy of the judgment or verification. Upon your written request for the name and address of the original creditor within the thirty (30) day period after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. Your loan may be sold by the current creditor to another party at any time.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Please send the written request to:

[REDACTED]

BSI Financial Services
Attn: Customer Care
314 S Franklin St, Second Floor
PO Box 517
Titusville, PA 16354

BSI Financial Services may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. You have the right to dispute the accuracy of the information reported by submitting a Qualified Written Request. Submitting a Qualified Written Request does not relieve the customer of the responsibility of making their scheduled payments.

Licensed as Servis One, Inc. dba BSI Financial Services BSI Financial Services BSI NMLS # [REDACTED]

Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

Qualified Written Request - Notice of Error or Information Request

Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

BSI Financial Services
Attn: Qualified Written Requests
314 S Franklin Street / Second Floor
Titusville, PA 16354

If you have any questions or concerns, please contact our office toll-free at 800-327-7861.

Important Information About Your Rights

BSI Financial Services
1425 Greenway Drive, Suite 400
Irving, TX 75038
800-327-7861
Fax: (972) 692-7083
NMLS # 38078

Office Hours: Mon. – Thurs. 8:00 am to 8:00 pm (ET), Fri. 8:00 am to 5:00 pm (ET), Sat. 8:00 am to 12:00 pm (ET).

Texas Residents

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Sincerely,
BSI Financial Services
NMLS # [REDACTED]

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Enclosures:
Temporary Coupon
Automatic Clearing House Application ("ACH")
Servicemembers Civil Relief Act Notice
Fees and Costs

Licensed as Servis One, Inc. dba BSI Financial Services BSI Financial Services BSI NMLS # 38078

Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
800-327-7861
814-217-1366 Fax
<https://myloanweb.com/BSI>

[REDACTED]

[REDACTED]

AUTOMATIC CLEARING HOUSE APPLICATION

Dear BSI Financial Services Customer(s):

BSI Financial Services is pleased to offer a free automatic payment option. Your monthly payments can now be automatically drafted from your checking or savings account each month on the date you choose. Proof of payment will appear on your bank statement.

Enclosed for your review is the ACH Application to be completed and returned to our office for processing. The form must be filled out in its entirety to be processed and your loan must be active in our servicing system. You may keep a copy for your records.

Important Information:

- * Please allow up to 10 days for this application process.
- * Please note that your loan must be current on the day we receive this completed application before the automatic payments can begin, and your account must remain current for the program to continue.
- * Once your application is approved, you will receive a notification by mail showing when the program will begin.
- * Please continue making payments until you receive the written confirmation of your first draft date.
- * If a voided check is not received, the program will be set up based on the account information you provide, however, there is a possibility that our best efforts will be unable to discern the correct routing and account numbers. You should monitor your account for the automatic withdrawal of your scheduled payment. If your payment is not deducted by the scheduled date, please contact Customer Service to confirm your account information.

We hope you enjoy the convenience of our automatic payment option and thank you for the opportunity to service your loan. If you have any questions, please call us at 800-327-7861 during our office hours Monday to Friday 8:00 a.m. to 11:00 p.m. (ET), Saturday 8:00 a.m. to 12:00 p.m. (ET).

Sincerely, [REDACTED]

BSI Financial Services
ACH Department
Enclosure: Automatic Clearing House Application

[REDACTED]

Please keep a copy of this form for your records

AUTOMATIC CLEARING HOUSE APPLICATION

Loan Number: _____ Date: _____

Send completed application and a copy of a voided check or savings deposit slip to:

★ Fax: (814) 286-5089 (Attn: ACH Dept.)

★ Mail: 314 S. Franklin St, Titusville, PA 16354 (Attn: ACH Dept.)

The form below must be filled out in its entirety to be processed. Please attach a voided check to this form. If you have a savings account, we require a BANK STATEMENT or LETTER from the BANK which should include your name, bank routing and savings account number.

Credit Union Members: to ensure prompt processing of your application, please verify your account number and routing/transit numbers with your credit union. The correct numbers may be different from what is printed on your check.

Customer InformationBorrower Name(s): _____ Contact Phone#: _____ ☐ Home ☐ Work ☐ Cell

Mailing Address: _____ City: _____ State: _____ Zip code: _____

Bank Account InformationPlease ☐ Checking Account ☐ Savings Account

Bank Name: _____ Bank Phone Number: _____

Bank ABA Routing Number: _____ Bank Account Number: _____

Automatic Payment Amount

Current monthly payment \$: _____
 Additional principal payment (optional) \$: _____ Additional Escrow payment (optional) \$: _____ Total of Additional: \$ _____

Automatic Payment Withdrawal Date

Desired start date: _____ (mm/dd/yy)

Please Select **one** of the three draft options below. Details of each of the options are provided in the **FAQs** provided with this form:☐ Monthly Drafting (Please select a valid date): _____ (1st to 30th ONLY)☐ Bi-Weekly Drafting (Day of Week): _____☐ Weekly Drafting (Day of Week): _____

To ensure proper drafting, a day of the week (Monday through Friday) will need to be selected for the weekly or bi-weekly options

IMPORTANT: To ensure no late charges are assessed, you must select a Withdrawal Date PRIOR to the end of your monthly grace period. Generally payments are due on the first day of each month and the withdrawal date may be up to 15 days past your due date based on your grace period. Refer to your promissory note for your specific due date and grace period.

Auto Debit Authorization

I authorize BSI Financial Services, Its authorized representatives, service providers, agents, assigns, or successors ("BSI"), and the above named bank to automatically debit my bank account monthly for the amount of (i) my monthly payment of principal, interest and escrow, which amounts are specifically set forth in my mortgage loan documents, plus (ii) any additional principal or escrow as indicated above. I understand that the payment amount for principal, interest, and escrow may vary from month to month due to changes in escrow requirements or principal and interest payments for adjustable type mortgages, if applicable. BSI Financial Services is authorized to debit my bank account until BSI Financial Services has received written or oral notification. Termination requests must be received by BSI Financial Services three (3) business days prior to the next scheduled monthly debit.

I understand that (i) I must CONTINUE MAKING PAYMENTS until the date that my automatic payments will begin, of which BSI Financial Services will notify me by mail and which may take up to 45 days, and (ii) my account must be current before the automatic payment will be authorized to begin.

The terms of this Authorization do not modify the terms of my loan. By signing below, I hereby agree to the terms stated above and the FAQs provided with this form, as well as acknowledge receipt of a copy of this Authorization that I may retain I acknowledge that should an electronic transfer under this agreement be returned to BSI Financial Services for insufficient funds (NSF) I may be charged an NSF processing fee if permitted by applicable law and I will be responsible for making alternate arrangements for the payment to bring my account current and ensure future payments are posted within my grace period. I acknowledge that if I file for protection under the US Bankruptcy Code, this agreement will become null and void. By providing my cell phone number, I am granting BSI Financial Services express consent to contact me at that number about my Loan and ACH application. My consent allows BSI Financial Services to use text messaging, artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls. Message and data rates may apply.

Sign Here:

Borrower

Date

Co- Borrower

Date

AUTOMATIC CLEARING HOUSE APPLICATION

Frequently Asked Questions (FAQs)

How does the Automatic Clearing House ("ACH") Program work?

Once you sign up with ACH, your mortgage payment will automatically deduct from your designated checking or savings account each month. Your mortgage payment will be drafted from your account on the date of your choice (**or following business day if the date you choose falls on a weekend or holiday**). A record of the transaction will appear as a debit (ACH) each month on your bank statement and your monthly billing statement from BSI Financial Services.

What amounts will be withdrawn?

BSI Financial Services will draft the amount of your current monthly payment, including principal, interest, applicable tax and insurance. By enrolling in this program, you agree and understand that the draft amount may vary due to changes in your escrow payment or principal and interest terms of your mortgage, as applicable.

What are my withdrawal options?

BSI Financial Services offers the following options for withdrawal:

Monthly: Your monthly mortgage payment will be withdrawn on the same date each month and (12) twelve contractual payments will be applied to your loan each year.

Bi-Weekly Payments: This option will draft an installment equal to half of your monthly contractual payment every two weeks. The funds will accumulate on the account until enough has been received to process and apply a single contractual payment. In months where more than two drafts occur within a calendar month, the additional funds will be applied to the principal balance.

Weekly: This option will draft an installment equal to one-quarter of your monthly contractual payment every week. The funds will accumulate on the account until enough has been received to process and apply a single contractual payment. In a year's time, 52 withdrawals will be made.

By selecting the **weekly** or **bi-weekly** option, you understand and agree that the withdrawn funds may not be applied to your mortgage immediately but held in a suspense account until sufficient funds have accumulated for a full monthly payment to be applied to the loan. In addition, the additional payment reduces your principal balance owed, enabling you to pay down your loan earlier and save money over the life of the loan.

Can I still make additional principal payments or escrow deposits?

Yes! If you want to make additional payments, you may designate on the application the amount of the principal and or escrow payment to be withdrawn in addition to your monthly payment. The additional amount withdrawn will remain constant regardless of any changes to your monthly payment.

What happens if there isn't enough money in my account to cover this transaction?

In the event you do not have sufficient funds in your account to cover the monthly payment amount on the transfer date, your bank may charge you an Overdraft/Insufficient Funds Fee. You should contact your bank to determine if this fee applies and the actual amount incurred. BSI Financial Services will also assess an insufficient funds fee plus late charge and you will remain liable and responsible for any monthly payments which remain unpaid as a result of an unsuccessful attempted transfer from your account containing insufficient funds. If your loan is delinquent, we can cancel automatic payments, and you will have to make your payments directly to us.

Why do I need to send a voided check or deposit slip with my application?

The application and your voided check or deposit slip gives BSI Financial Services the accurate information needed to begin the ACH service.

When will I know when the automatic program is in effect?

You will receive a confirmation letter specifying the date of the first scheduled ACH draft payment. Please continue to make the normal mortgage payments until you receive your confirmation letter.

How do I terminate the automatic withdrawals or make changes?

If you would like to terminate automatic withdrawals, you must notify us orally or in writing at least three (3) business days prior to the next scheduled draft date at the following address: BSI Financial Services ACH Dept. 314 S. Franklin St, Titusville, PA 16354 Or fax notification to us at 814-286-5089 (send Attn: ACH Dept.) Any changes to your payment instruction, including changes to the payment amount and/or the payment account must be made in writing to the above address. We may change terms or fees or cancel the automatic payment program at any time. If notice is required, we will tell you in writing.

If you have any additional questions

Please call us at 800-327-7861, Monday through Friday from 8:00 AM until 11:00 PM and Saturday from 8:00 AM until 12:00 PM Eastern Time. One of our Customer Service Representatives will be happy to answer your questions.